



Live Forward.®

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

# Learn about your life insurance benefits.

Montgomery County Government  
**Effective January 1, 2014**

The Prudential Insurance Company of America  
0252460-00001-00



## How much does my employer provide?

Employer-paid Basic Life Insurance coverage:

- 1 times salary to a maximum of \$200,000

Employer-paid Basic Accidental Death & Dismemberment (AD&D) Insurance coverage\*:

- Full Time Employees – 4 times salary to \$300,000
- Part Time Employees – 2 times salary to \$150,000

\*Please refer to certificate for additional information regarding AD&D.

But is it enough?

## What's new for 2014?

- Your plan maximum has increased from four to eight times your annual earnings, to a maximum of \$1,000,000 for Optional Life and Accidental Death & Dismemberment (AD&D)
- We offer secure, seamless, and convenient online access to our short-form medical questionnaire. After answering five quick questions, those who qualify receive instant approval.
- Prudential's Life Insurance Needs Estimator helps evaluate how much life insurance can make sense for you:  
[www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds).
- Rates Estimator on your Open Enrollment Home Page ([www.montgomerycountymd.gov/ohr](http://www.montgomerycountymd.gov/ohr); click "Open Enrollment") enables users to model various combinations of 2014 plans/rates, including Optional and Dependent Life Insurance.

## How has your life been changing? How would their lives change?

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- Do you have unpaid student loans, car loans, mortgage, or credit card debt?
- Would funeral expenses put a dent in your loved ones' retirement savings?
- How much money would your loved ones need for your immediate financial responsibilities if something happens to you?
- Have there been any significant life changes, such as a recent marriage, or a new housing purchase?
- How much money would your family need to pay everyday bills if they lost your income?



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## Optional Life Insurance

Life is unpredictable. Be prepared for the unexpected.



# Protect your loved ones from the unexpected.

## Immediate Expenses

- Funeral costs
- Uncovered medical bills
- Estate settlement costs

## Ongoing Expenses

- Mortgage or rent
- Food and utilities
- Car loans / transportation
- Health care / insurance
- Credit cards

## Future Goals

- College
- Wedding
- Retirement

How much does your family need to maintain their lifestyle?

## Optional Life Insurance for 2014.

### Coverage Amount

- From one to eight times your covered annual earnings
- \$1,000,000 maximum
- Evidence of insurability required for all coverage increases and those electing for the first time.

# Ask yourself — About how much does my family need?

Log on to: [www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds)

**Estimate Your Life Insurance Needs** 

Please enter missing data or update available data below.

Your Birth Date	<input type="text" value="mm"/> / <input type="text" value="dd"/> / <input type="text" value="yyyy"/>
Your Gender	<input type="radio"/> Male <input type="radio"/> Female
Do you have a Spouse/Domestic Partner ?	<input type="radio"/> Yes <input type="radio"/> No
Number of Children	<input type="text" value="00"/> ▾
Birth Date of your Youngest Child	<input type="text" value="mm"/> / <input type="text" value="dd"/> / <input type="text" value="yyyy"/>
Your Annual Salary	\$ <input type="text" value="0"/>

[Continue](#)

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## Your coverage provides:

### **Waiver of Premium**

- Helps avoid financial hardship during a period of disability.

### **Accelerated Benefit Option<sup>1</sup>**

- If terminally ill—use partial payment as you wish, reduces beneficiary's amount.

<sup>1</sup>Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

## Dependent Term Life Insurance—for Spouse and Children.

### Spouse & Child Coverage

- Option 1: Spouse \$2,000 / Children less than 6 months old \$100 / 6 months to age 21 \$1,000
- Option 2: Spouse \$4,000 / Children less than 6 months old \$100 / 6 months to age 21 \$2,000
- Option 3: Spouse \$10,000 / Children less than 6 months old \$100 / 6 months to age 21 \$5,000

# The Impact of Life Insurance.

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[Video - Click Here](#)



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# Optional Accidental Death & Dismemberment (AD&D) Insurance

Because life is unpredictable.



## Added peace of mind with Optional AD&D Coverage.

- Provides supplemental 24/7 accident protection.
- Pays benefit for severe injuries, such as loss of limb or sight.
- Benefit paid to beneficiary if you die from an accident.
- Provides benefits for accidents when seat belts and air bags are used.

# Accidents do happen...



- In 2009 there were:
  - 3.5 million medically consulted injuries caused by motor vehicle accidents;
  - 35,900 fatal motor vehicle accidents.<sup>1</sup>
- Every four minutes a fatal injury occurs.<sup>1</sup>
- Accidents are the leading cause of death for Americans under the age of 45.<sup>2</sup>
- Accidents are the fifth leading cause of death for all Americans.<sup>3</sup>

1 National Safety Council, Injury Facts, 2011 Ed.

2 National Center for Health Statistics Data Brief, No 64, July 2011.

3 Deaths: Preliminary Data for 2011, National Vital Statistics Reports, Vol. 61, No. 6., Centers for Disease Control and Prevention, Oct. 10, 2012.

# How much will Optional & Dependent Life Insurance coverage cost?

Your Employer has added an important decision-making tool on the Home Page to assist with determining the cost of insurance. The *Insurance Rates Estimator* enables users to model various combinations of 2014 plans/rates and compare them to what they are paying now.

**Health Insurance Rates Comparison Estimator For Active Employees**  
OHR, Montgomery County Government, Maryland

[Open Enrollment](#)    **Comparing Your 2013 and 2014 Group Insurance Rates For Active Employees**    [Close Window](#)

**Instructions**

1. Enter the information (A and B) below if you are interested in Optional Life insurance.
2. Enter all of your current 2013 plans (displayed on your pay slip) in the "Current 2013 Election" column.
3. Enter all of the plans you are thinking about electing for 2014 in the "Possible 2014 Election" column.
4. Click the Calculate button.

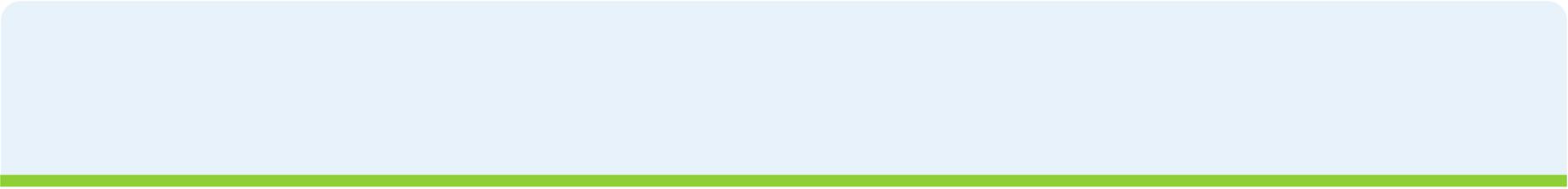
A. What is your annual salary? \$  per year

B. Your age:

Type	Plan Option	Pay Slip Code	Current 2013 Election	Possible 2014 Election
Medical	CareFirst BCBS Point of Service High Option	BCBS HI	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	CareFirst BCBS Point of Service Standard Option	BCBS STD	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	United Healthcare	UH HMO	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	Kaiser Permanente (Includes Kaiser Rx coverage)	Kaiser	None <input type="button" value="v"/>	None <input type="button" value="v"/>
Prescription	Caremark High Option Rx \$4/\$8 *	RX 4_8	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	Caremark High Option Rx \$5/\$10 **	RX 5_10	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	Caremark Standard Option	RX STD	None <input type="button" value="v"/>	None <input type="button" value="v"/>
Dental	United Concordia Dental PPO (Traditional Plan)	UC PPO	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	United Concordia Dental HMO (DHMO)	UC DMO	None <input type="button" value="v"/>	None <input type="button" value="v"/>
Vision	NVA Vision Plan	Vision	None <input type="button" value="v"/>	None <input type="button" value="v"/>
Life Insurance	Employee Optional Life ***	Optional Life	None <input type="button" value="v"/>	None <input type="button" value="v"/>
	Dependent Life ****	Dep Life	None <input type="button" value="v"/>	None <input type="button" value="v"/>

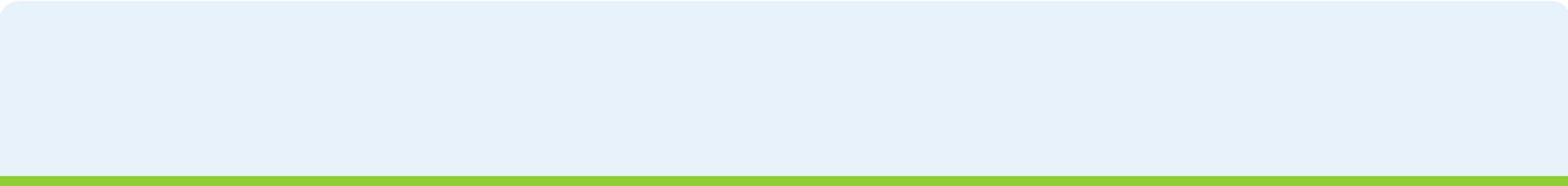
\* IAFF/MCGEO  
 \*\* FOP/Unrepresented  
 \*\*\* The maximum coverage amount is \$400,000 for 2013 or \$1,000,000 for 2014.  
 \*\*\*\* Level 1: \$2,000--spouse, \$1,000--child 6 months to 21 yrs, \$100--child under 6 months  
 Level 2: \$4,000--spouse, \$2,000--child 6 months to 21 yrs, \$100--child under 6 months  
 Level 3: \$10,000--spouse, \$5,000--child 6 months to 21 yrs, \$100--child under 6 months

*This tool helps you estimate the difference you would pay based on the group insurance plans you elect for 2014 compared to 2013. Please note that you cannot elect or change plans through the use of this tool. Also, this estimator does not include any Flexible Spending Account (FSA) amount you elect. (Note: FSA biweekly amounts can be determined by dividing the annual amount you elect by 26 pay periods.) If you cover a domestic partner and/or a domestic partner's child, the rates displayed do not include imputed income (refer to the Group Insurance Summary Description for more information). This estimator applies to active, eligible employees of the County. It does not apply to employees who are temporary or retired. It also does not apply to employees of participating agencies.*



Life is unpredictable. Enroll today—it's easy!

Open Enrollment is from  
**October 21 – November 12, 2013 at  
5:00 p.m., Eastern time.**



This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Basic Term Life, Optional Term Life, Optional Dependent Term Life, Basic Accidental Death & Dismemberment, and Optional Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. This presentation is intended to be a summary of benefits and does not include all policy provisions, exclusions, and limitations. A Booklet-Certificate, with complete information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the Booklet-Certificate issued by Prudential, the terms of the Booklet-Certificate will govern. Contract Series 83500.

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